

Frequently Asked Questions

US Airways Flight Attendants transitioning to Express Scripts
and American Airlines Benefit Plans

CONTENTS

GENERAL INFORMATION	2
WELCOME MATERIALS.....	2
PHARMACY COVERAGE.....	3
SMART90® PROGRAM.....	5
REFILL TRANSFER INFORMATION	6
HOME DELIVERY	6
SPECIALTY MEDICATIONS.....	8
PRIOR AUTHORIZATIONS	8
DRUG QUANTITY MANAGEMENT	9
EXPRESS SCRIPTS' WEBSITE AND MOBILE APP	9
PRIVACY INFORMATION.....	10



GENERAL INFORMATION

Q: When do we become active with Express Scripts?

A: Effective **January 1, 2016**, Express Scripts will manage your retail and home delivery prescription benefit for American Airlines benefits if you enroll in the Standard, Core or Value medical options.

Q: What is the Express Scripts Member Services phone number and what are the hours of operation?

A: Express Scripts Member Services is available 24 hours per day, 7 days per week and can be reached at 800.988.4125 **beginning October 5, 2015**.

WELCOME MATERIALS

Q: Will there be new member ID cards?

A: Yes, you will receive your new member ID card in your welcome package in **December**. (Please note that the member ID card will cover all your dependents. Separate ID cards for dependents will not be issued.) Beginning January 1, 2016, please show your new member ID card to your pharmacist when filling a prescription for yourself or a covered family member. You'll also be able to access your member ID card anytime from your mobile device if you download the Express Scripts Mobile App.

A convenient feature on **Express-Scripts.com** allows you to print a temporary member ID card for use at a participating retail pharmacy. The temporary card isn't intended to replace your member ID card. Starting January 1, 2016, you may access Express Scripts' website by going to my.aa.com and clicking on the Express Scripts' icon (located at <http://my.aa.com/en/provider-resources>). You may also go directly to Express-Scripts.com and register.

If you need additional cards for other family members or need to order a permanent replacement card, please contact Member Services toll-free at; 800.988.4125. Or, starting January 1, 2016, go to **Express-Scripts.com** and register. The member ID card will cover all dependents even though their name(s) will not be listed separately on the card.

Q: What if I don't receive my member ID card?

A: If you haven't received your new Express Scripts member ID card by January 1, 2016, request a new card by calling Member Services at 800.988.4125.



PHARMACY COVERAGE

Q: How do I maximize my prescription drug benefit?

A: The following will help to maximize your prescription drug benefit:

- Use FDA-approved generic drugs whenever possible.
- If you are taking a brand-name drug that is **not** on your plan's preferred drug list (or formulary), ask your doctor if a preferred brand drug or a generic would be right for you.
- Use the Smart90® program for maintenance medications. Smart90 is a new feature of your prescription benefit, managed by Express Scripts. With it, you have two ways to get up to a 90-day supply of your long-term maintenance medications (those drugs you take regularly for ongoing conditions). You can conveniently fill those prescriptions either through home delivery from the Express Scripts PharmacySM or at a retail pharmacy in the Smart90 network. As in the past, you may use **CVS** pharmacies and now **Safeway** pharmacies also participate in your plan's Smart90 network.
- Use participating local pharmacies to fill your short-term prescriptions. For example, your doctor might prescribe a 15-day medication for an infection. You should always get these types of medications from a participating local pharmacy.
- There are more than 8,000 retail pharmacies in your plan's Smart90 network. **CVS** and **Safeway** pharmacies participate in your plan's Smart90 network. To locate one, visit Express-Scripts.com and click "Locate a pharmacy" from the menu under "Manage Prescriptions," Smart90 network pharmacies will be noted in your search results. Or, call Express Scripts at 800.988.4125.

Q: How can I calculate my out-of-pocket cost for a preferred or a non-preferred drug?

A: There is a tool on **Express-Scripts.com** called "Price a Medication" that will help you calculate the estimated cost of a prescription drug. After January 1, 2016, go to my.aa.com and click on the Express Scripts' icon or log in at **Express-Scripts.com** and click on "Price a Medication", from the menu under "Manage Prescriptions."

Note: The "Price a Medication" calculator does not imply a guarantee of coverage as covered products or categories are subject to individual plan restrictions and/or limitations. The "Price a Medication" tool displays cost and coverage information for the current calendar year.

Q: Are generics safe?

A: Yes. FDA-approved generic drugs—like brand-name drugs—must meet the same standards of quality and purity established by the U.S. Food and Drug Administration (FDA), to help ensure their safety and effectiveness, and generics usually cost less. Generic versions approved by the FDA have the same active ingredients as their brand-name counterparts, and they are equal in strength and dosage. Sometimes, drug manufacturers use different inactive ingredients, such as fillers and dyes, which may affect a generic drug's shape, color, size or taste.

Q: Why should I consider generics or preferred brand-name drugs?

A: You may save money by taking generics or preferred brand-name drugs, because they usually cost less under your plan than non-preferred brand-name drugs. Many new generics have become available over the past year. If you're taking a non-preferred drug, ask your doctor if a lower-cost generic or preferred brand drug would be the right option for you.



Q: How do I know whether my medication is covered or whether there is a generic equivalent?

A: Beginning January 1, 2016, to find coverage and pricing details or if your medication has a generic equivalent, go to my.aa.com and click on the Express Scripts' icon or log in at **Express-Scripts.com**. Then, choose "Price a Medication" from the menu under "Manage Prescriptions." After you look up a medication's name, click "View coverage notes." Or, you can contact Member Services at 800.988.4125.

Q: Will there be changes to my plan's list of preferred drugs?

A: Yes, effective January 1, 2016, your plan's list of preferred drugs (or formulary) will change. As a result, some preferred medications will be non-preferred, and vice versa. To find coverage and pricing details online, and to find out if your medication has a generic equivalent, beginning January 1, 2016, go to Express-scripts.com and click "Compare prescription medication costs." After you look up a medication's name, click "View coverage notes."

If you are taking a brand-name drug that may become non-preferred, you may want to talk to your doctor about a lower-cost generic or preferred brand drug as an option.

- **Preferred** (or formulary) medications are on the preferred medication list and cost less than non-preferred medications. This list of medications is determined based on the advice of pharmacists and a group of independent doctors.
- **Non-preferred** (or non-formulary) medications are not on the preferred list of medications and may cost you more.

Similar to the formulary you currently use, Express Scripts' formulary has some drugs that are excluded. If one or more of your current drugs will be impacted in the future, you will receive a written notice from Express Scripts after January 1, 2016.

Q: How do I know which drugs are preferred?

A: Your preferred drug list contains thousands of commonly prescribed drugs. To see if a medication is covered on your 2016 drug list, log on at Express-Scripts.com and select "Price a Medication" from the drop-down menu under "Manage Prescriptions." If your drug is not preferred, talk with your doctor to identify an appropriate alternative that will effectively treat your condition.

Q: What will I pay for prescriptions?

A: Out of pocket costs for prescriptions will vary depending upon which plan is selected. Please refer to your open enrollment information that describes your plan options, Standard, Value or Core, to decide what works best for you and your family.



SMART90 PROGRAM

Q: What is Smart90?

A: It's a feature of your prescription benefit, managed by Express Scripts. With it, you have two ways to get up to a 90-day supply of your long-term maintenance medications (those drugs you take regularly for ongoing conditions). You can conveniently fill those prescriptions either through home delivery from the Express Scripts Pharmacy or at a retail pharmacy in the Smart90 network. **CVS** and **Safeway** pharmacies participate in your plan's Smart90 network.

Q: How many retail pharmacies are available to me?

A: There are more than 8,000 retail pharmacies in your plan's Smart90 network. **CVS** and **Safeway** pharmacies participate in your plan's Smart90 network. To locate one, visit Express-Scripts.com and click "Locate a pharmacy" from the menu under "Manage Prescriptions," Smart90 network pharmacies will be noted in your search results. Or, call Express Scripts at 800.988.4125.

Q: What is the advantage of up to a 90-day supply vs. up to a 30-day supply?

A: By getting up to a 90-day supply, you'll make fewer trips to the pharmacy, and you'll only need to make one payment every three months. Also, there's usually a savings for getting one 90-day supply vs. three 30-day supplies at retail. After the third time you purchase up to a 30-day supply of a long-term drug at a network pharmacy, you'll pay a higher cost under your plan¹. But, there's no need to pay more. By choosing a 90-day option – either through home delivery from the Express Scripts Pharmacy or a Smart90 network pharmacy – you can avoid this higher cost. You will pay the same for your 90-day supply whether you fill through home delivery from the Express Scripts Pharmacy or at a Smart90 network pharmacy.

Q: How do I get started with Smart90?

A: Smart90 will be part of your prescription benefit beginning January 1, 2016. You can review your 90-day options by visiting Express-Scripts.com or calling Express Scripts at 800.988.4125. If you are a first-time visitor to Express-Scripts.com, take a minute to register (be sure you have your member ID number handy).

Q: Do I need to get a new prescription from my doctor to get up to a 90-day supply?

A: If you choose to get up to a 90-day supply of your maintenance medication through home delivery from the Express Scripts Pharmacy, we can contact your doctor to get a new prescription. If you choose to get up to a 90-day supply at a Smart90 network pharmacy, you'll need to get a new prescription from your doctor. You need to get up to a 90-day supply through home delivery from the Express Scripts Pharmacy or at a Smart90 network pharmacy or, after the 3rd fill of your maintenance medication, you'll pay a higher coinsurance for your prescription until you do so.

Q: What is the difference between long-term and short-term drugs?

A: Long-term drugs, also called maintenance medications, are those you take on an ongoing basis, such as to treat high blood pressure or high cholesterol. Short-term drugs include antibiotics and other medications that you take for short periods of time. Under your plan, you can fill short-term prescriptions at any participating retail pharmacy in your network.



REFILL TRANSFER INFORMATION

Q: Will I need to obtain a new prescription?

A: If you have remaining refills with your current home delivery pharmacy, in most cases, you will not need to get a new prescription. Your remaining home delivery refills should transfer automatically to the Express Scripts Pharmacy. Once the refills have been transferred to Express Scripts (shortly after January 1, 2016), you'll be able to refill these prescriptions online, by phone or by mail. **Expired prescriptions will not be transferred to Express Scripts Pharmacy**

Refills that have not been processed by your current home delivery pharmacy prior to 1/1/16 will automatically be transferred to Express Scripts. If you have any questions about your refills, please call Member Services at 800.988.4125.

Prescriptions for controlled substances (see question below for description) and expired prescriptions will not be transferred to Express Scripts. If you take a controlled substance or have a prescription that needs to be renewed (is expired or has no more refills), you must get a new prescription from your doctor. Your welcome package will describe how to send new home delivery prescriptions to the Express Scripts Pharmacy.

Q: What is a controlled substance or controlled medication?

A: Controlled medications are regulated by the federal government and have special restrictions placed upon them due to their potential for abuse and misuse. Common categories of controlled medications include narcotic medications (used for pain), drugs used for sleep and anxiety, as well as drugs used for weight loss and attention deficit disorders. By law, prescriptions for some of these drugs may not be transferred from one pharmacy to another.

Q: I currently use a specialty medication (refer to Specialty Medications section below for description) that I get through the mail. How do I continue to fill my specialty prescription?

A: If you have remaining refills, your current home delivery specialty pharmacy will transfer those refills to Accredo, an Express Scripts specialty pharmacy. If you are due a refill within the first few days in January 2016, please request a refill from your current home delivery pharmacy at least 2 weeks before your supply runs out.

If you do not have remaining refills with your current home delivery pharmacy, ask your doctor for a new prescription. Provide your doctor with your Express Scripts member ID number (shown on the member ID card). Your doctor can either call or fax your prescription to Accredo on or after January 1, 2016. Please know only your doctor can fax prescriptions. An Accredo patient-care representative will work with your doctor to help make the transition smooth for you and will call you back to arrange for delivery of your medications on a day that is convenient for you.

HOME DELIVERY

Q: What is the Express Scripts Pharmacy?

A: The Express Scripts Pharmacy is a home delivery service available as part of your American prescription drug plan, effective January 1, 2016. With Express Scripts home delivery, you could save when you fill up to a 90-day supply of your long-term prescriptions.



Q: How can I start using the Express Scripts Pharmacy?

A: To get started using the Express Scripts Pharmacy for medications you take on an ongoing basis, ask your doctor to write prescriptions for up to a 90- day supply, plus refills for up to 1 year (as appropriate). After January 1, 2016 to fill the prescriptions, you may:

- Ask your doctor to send your prescription electronically.
- Call Express Scripts Member Services toll-free at 800.988.4125. You will need to have your member ID number handy when you call.
- Go to my.aa.com and click on the Express Scripts' icon or log in at **Express-Scripts.com** to order your prescription refills and renewals.
- Mail your prescription(s) along with the required coinsurance in the envelope provided with your Welcome Package.

Q: Is there an additional charge for shipping and handling with home delivery?

A: Medications are shipped via standard service at no cost to you. Express shipping is also available for an additional fee.

Q: How soon will I receive my home delivery prescription? And, how can I check the status of my prescription order?

A: Please allow 8 business days from the day you mail in your prescription. Then, orders are usually processed and mailed within 48 hours of receipt. After January 1, 2016, you can check on the status of your order by going to my.aa.com and clicking on the Express Scripts' icon or logging in at **Express-Scripts.com**. Or, you can call Member Services and use the automated system. If you're a first-time visitor to the website, take a moment to register with your member ID number.

Q: How do I pay for my home delivery prescriptions?

A: You can pay by check, e-check (see below for additional information), money order, credit card or debit card (including your FSA, HRA or HSA debit card). If you prefer to use a credit card, you have the option of joining Express Scripts' automatic payment program by calling 800.948.8779 or by enrolling online. If you currently use a credit card for your home delivery prescriptions, you'll need to contact Express Scripts with your credit card information, because this information can't be transferred by your current home delivery pharmacy.

E-check is another term for electronic fund transfer. When you pay for home delivery prescriptions with e-check, your coinsurance is conveniently deducted from your checking account. (The amount that is being deducted will be included in the prescription information that accompanies your order.)

After January 1, 2016 you can also provide your payment preference by going to my.aa.com and clicking on the Express Scripts' icon or by logging in at **Express-Scripts.com** and selecting "Edit Payment Information" from the menu under "My Account." Then click "Edit information" to input your payment information.

Millions of people take advantage of the savings and convenience of home delivery pharmacy services from Express Scripts; so can you. You can contact **Express Scripts 800.988.4125 or Express-Scripts.com/Decide** with your decision.



SPECIALTY MEDICATIONS

Q: What is a Specialty Medication?

A: Some prescription drugs are called “specialty medications.” Specialty medications are used to treat complex, chronic health conditions, such as, Multiple Sclerosis or Rheumatoid Arthritis. These medications usually have to be stored or handled in special ways. Accredo is an Express Scripts pharmacy that specializes in dispensing specialty medications.

Q: Is there an extra cost to use Accredo’s services?

A: No. Accredo is part of your prescription drug benefit.

Q: Can I order all my medications from Accredo?

A: No. Accredo dispenses only specialty medications.

PRIOR AUTHORIZATIONS

Q: What is a coverage review or prior authorization?

A: American Airlines uses coverage management programs to help ensure you receive the prescription drugs you need at a reasonable cost. Coverage management programs include prior authorization, step therapy and quantity management. Each program is administered by Express Scripts to determine whether your use of certain medications meets your plan’s conditions of coverage. In some cases, a coverage review may be necessary to determine whether a prescription can be covered under your plan.

On or after January 1, 2016, if your prescription requires prior authorization, you or your doctor can initiate the prior authorization review by calling Express Scripts at 800.753.2851. Express Scripts will inform you and your doctor in writing of the coverage decision.

Q: Will my Prior Authorization (PA) information transfer to Express Scripts?

A: Yes. Unless they have recently expired, your Prior Authorization (PA) records will be entered into the Express Scripts system. If the PA is no longer valid, your doctor can submit a request for a new PA to Express Scripts.

Q: Can I find out ahead of time if a medication may need a coverage review?

A: Yes. Starting January 1, 2016, you can go to my.aa.com and click on the Express Scripts’ icon or you can register and log in at **Express-Scripts.com** and use the “Price a Medication” feature. After you look up a medication’s name, click “View coverage notes.” Or, you can call Member Services at 800.988.4125 on or after January 1, 2016.



DRUG QUANTITY MANAGEMENT

Q: What Is Drug Quantity Management?

A: Drug Quantity Management (DQM) is a program in your prescription benefit that's designed to make the use of prescription drugs safer and more affordable. It provides you with medications you need for your good health while making sure you receive them in a quantity considered safe.

Select medications included in the program have dispensing limits based on FDA approval and generally accepted safe practices. For these medications, you can receive up to a set amount for each 30 or 90 day fill. Limits vary by medication. If your doctor feels you need an added amount, a prior authorization may be requested.

EXPRESS SCRIPTS' WEBSITE AND MOBILE APP

Q: How do I register with the Express Scripts website?

A: Beginning January 1, 2016, you can log in and register at **Express-Scripts.com**. You will be asked to provide your member ID number and email address.

Q: What can I do on the Express Scripts website?

A: Beginning January 1, 2016, on **Express-Scripts.com** you can...

- Get information about your plan
- Find participating retail pharmacies near you
- See how much certain medications will cost
- View order status
- Refill home delivery prescriptions
- Receive timely medication alerts
- Access a virtual member ID card
- Find available lower-cost medication options
- Ask questions of a pharmacist online

Q: How do I download the Express Scripts Mobile App?

A: Visit your mobile device app store, search for "**Express Scripts**," and download it for free. Register or log in using the same user name and password you created if you already registered via Express- Scripts.com.

Q: What can I do on the Express Scripts Mobile App?

A: Beginning January 1, 2016, you can use the app to view your medications and set reminders for when to take them or to notify you when you are running low. You can also get personalized alerts, check for lower-cost prescription options available under your plan and display a virtual member ID card that you can present at the pharmacy.



PRIVACY INFORMATION

Q: Who has access to my prescription information?

A: Express Scripts has a strong commitment to your privacy. Express Scripts has established effective administrative and technical safeguards to protect the confidentiality of your prescriptions and other information and to secure this information from unauthorized or improper access, disclosure or use. In addition, Express Scripts does not sell individually identifiable information nor lists of members and their covered dependents to outside companies for solicitation or marketing purposes.

¹ The medications affected by this plan limit may change. To find out whether your medication's price is affected by these plan limits, log in to Express-Scripts.com and select "Price a Medication" after you log in. After selecting your medication, click "coverage notes" on the results page. If you are a first-time visitor to our website, please take a moment to register and have your member ID number handy. If the cost of a medication at a retail pharmacy is lower than your plan's retail coinsurance, you will not pay more than the retail pharmacy's cash price, regardless of the number of times you purchase the prescription. In some cases, this price may be less than either your standard retail or mail coinsurance.

